

From: "Robert Epling" <bepling@communitybankfl.com> on 02/23/2006 01:04:59 PM

Subject: Commercial Real Estate Lending

Robert Epling
Homestead, FL 33033-2437

February 23, 2006

Jennifer Johnson

Dear Jennifer Johnson:

Dear Ladies and Gentlemen:

Your recently proposed Guidance to the banking industry as related to Commercial Real Estate Lending has prompted my response on behalf of our shareholders, directors, employees and the communities which we serve.

We respect the need for sound lending. Our concerns are focused in a number of areas:

1. The proposed guidance would disproportionately negatively affect smaller community banks, especially under \$1 billion in assets; 2. The sudden change will adversely affect our local economy which in Florida, is largely based on real estate; 3. The proposed guidance would disproportionately negatively affect banks in a growing vibrant market who perhaps are growing soundly; 4. The proposed guidances assumes "one size" fits all which could not be further from the truth.

We trust our concerns and comments will be addressed in a meaningful way.

Thank you.

Sincerely,

Robert L. Epling